

## **EXHIBIT 6**

David Gritz

Schedule 1

**DAVID GRITZ**  
**Total Economic Loss**

**Revised December 1 2014\***  
\$

Total Salary Loss Current Prices	965,531	See Schedule 2
Total Severance pay Current Prices	51,537	
Total Pension Loss Current Prices	56,013	See Schedule 3-4
<b>Total Economic Loss in U.S. Dollar</b>	<b>\$ 1,073,081</b>	

**\* Subject to the most recent available data.**

## Salary Calculation in US Dollars

Source of Income	David's Age	Year	Projected Future Wages	Less: Unemployment Effects	Protected Future Income	Total Projected Future Income	Factor to December 1, 2014	Total Loss Value at December 1, 2014	Period to value
			US \$	US \$	US \$	US \$		US \$	
U.S.A.	25	2003	47,901	(1,916)	42,467	1,000	42,467	(26,202)	16,265
U.S.A.	26	2004	49,338	(1,974)	43,741	1,000	43,741	(43,741)	16,753
U.S.A.	27	2005	50,818	(2,033)	45,053	1,000	45,053	(45,053)	17,255
U.S.A.	28	2006	52,343	(2,094)	46,405	1,000	46,405	(46,405)	17,773
U.S.A.	29	2007	53,913	(2,157)	47,797	1,000	47,797	(29,491)	18,306
U.S.A.	30	2008	55,520	(2,221)	49,231	1,000	49,231	(39,376)	18,835
U.S.A.	31	2009	57,196	(2,288)	49,201	1,000	50,708	(50,708)	19,421
U.S.A.	32	2010	58,912	(2,356)	49,327	1,000	52,229	(52,229)	20,004
U.S.A.	33	2011	60,680	(2,427)	49,456	1,000	53,796	(53,796)	20,604
U.S.A.	34	2012	62,500	(2,500)	49,590	1,000	55,410	(55,410)	21,222
U.S.A.	35	2013	64,375	(2,575)	49,728	1,000	57,072	(57,072)	21,839
U.S.A.	36	Nov-2014	75,155	(3,006)	51,519	1,000	66,630	(66,630)	25,519
U.S.A.	36	Dec-2014	6,832	(273)	50,202	6,057	59,98	6,042	2,314
U.S.A.	37	2015	84,447	(3,378)	62,203	74,867	0,969	72,523	(44,747)
U.S.A.	38	2016	86,981	(3,479)	63,388	77,113	0,941	72,537	(44,756)
U.S.A.	39	2017	89,590	(3,584)	64,590	79,427	0,913	72,551	(44,764)
U.S.A.	40	2018	92,278	(3,691)	65,777	81,810	0,887	72,565	(44,773)
U.S.A.	41	2019	95,046	(3,802)	66,980	84,264	0,861	72,580	(44,782)
U.S.A.	42	2020	97,887	(3,916)	67,190	86,792	0,836	72,594	(44,790)
U.S.A.	43	2021	100,834	(4,033)	67,405	89,396	0,812	72,608	(44,799)
U.S.A.	44	2022	103,839	(4,154)	67,627	92,078	0,789	72,622	(44,806)
U.S.A.	45	2023	106,995	(4,279)	67,856	94,840	0,766	72,636	(44,816)
U.S.A.	46	2024	110,184	(4,407)	67,734	98,043	0,744	72,917	(44,889)
U.S.A.	47	2025	113,490	(4,540)	67,780	101,171	0,722	73,056	(45,081)
U.S.A.	48	2026	116,895	(4,676)	67,827	104,392	0,701	73,210	(45,170)
U.S.A.	49	2027	120,401	(4,816)	67,876	107,709	0,681	73,351	(45,257)
U.S.A.	50	2028	124,013	(4,961)	67,926	111,127	0,661	73,488	(45,342)
U.S.A.	51	2029	127,734	(5,109)	67,978	114,646	0,642	73,621	(45,424)
U.S.A.	52	2030	131,566	(5,263)	68,031	118,272	0,624	73,752	(45,505)
U.S.A.	53	2031	135,513	(5,421)	68,086	122,006	0,606	73,879	(45,583)
U.S.A.	54	2032	139,578	(5,583)	68,143	125,852	0,588	74,002	(45,660)
U.S.A.	55	2033	143,766	(5,751)	68,201	129,814	0,571	74,123	(45,734)
U.S.A.	56	2034	148,079	(5,923)	68,261	133,894	0,554	74,241	(45,806)
Israel	57	2035	124,557	*	(6,851)	117,706	0,458	53,945	(37,762)
Israel	58	2036	129,788	*	(7,138)	122,650	0,442	54,169	(37,918)
Israel	59	2037	135,239	*	(7,438)	127,801	0,426	54,393	(38,075)
Israel	60	2038	140,919	*	(7,751)	133,169	0,410	54,618	(38,233)
Israel	61	2039	146,838	*	(8,076)	138,762	0,395	54,845	(38,391)
Israel	62	2040	153,005	*	(8,415)	144,590	0,381	55,072	(38,550)
Israel	63	2041	159,431	*	(8,769)	150,663	0,367	55,300	(38,710)
Israel	64	2042	166,127	*	(9,137)	156,920	0,354	55,529	(38,871)
Israel	65	2043	173,105	*	(9,521)	163,384	0,341	55,759	(39,032)
Israel	66	2044	180,375	*	(9,921)	170,454	0,328	55,991	(39,193)
Israel	67	Mar-45	46,988	*	(2,584)	44,403	0,317	14,056	14,056
<b>TOTAL:</b>			<b>4,520,992</b>		<b>(118,585)</b>	<b>(287,526)</b>		<b>4,114,881</b>	

2,643,124

2,643,124

2,643,124

2,643,124

Pension Calculation in US Dollars

Year:	Projected Future Pension Distributions, Valued at December 1, 2014	Projected Future Pension Distributions, Valued at December 1, 2014	Projected Future Pension from National Insurance	Total Pension Loss Value at December 1, 2014
	US \$	US \$	US \$	US \$
1, 2014				

Year	United States	Israel	Total	Years from Valuation Date		
				US 30 Year Treasury Rate	Israel 10 Year bond rate	Exchange Rate
67	Mar-45	5,659	3,900	4,093	13,652	13,652
68	2046	7,327	3,758	4,093	15,178	(9,556)
69	2047	7,115	3,622	4,093	14,829	(10,624)
70	2048	6,909	3,490	4,093	14,492	(10,380)
71	2049	6,709	3,363	4,093	14,165	(10,144)
72	2050	6,515	3,241	4,093	13,849	(9,916)
73	2051	6,326	3,123	4,093	13,543	(9,694)
74	2052	6,143	3,010	4,093	13,246	(9,480)
75	2053	5,965	2,900	4,093	12,959	(9,272)
76	2054	5,793	2,795	4,093	12,681	(9,071)
77	2055	5,625	2,694	4,093	12,412	(8,877)
78	2056	5,462	2,596	4,093	12,151	(8,688)
79	2057	5,304	2,501	4,093	11,899	(8,506)
80	2058	5,151	2,411	4,093	11,654	(8,329)
TOTAL:		86,002	43,404	57,302	186,708	(130,696)
					186,708	56,013

David Gritz

Total Pension Contributions in US \$ CurrencyExchange Rate:  
3.914

Source of Pension	David's Age	Year:	Projected Future Wages	Less: Unemployment Effects	Total Projected Future Wages	Employee Contribution to Pension	Employer Contribution to Pension	Total Pension Contributions
			US \$		US \$	US \$	US \$	
U.S.A.	25	2003	47,901	(1,916)	45,985	(3,518)	(3,518)	(7,036)
U.S.A.	26	2004	49,338	(1,974)	47,365	(3,623)	(3,623)	(7,247)
U.S.A.	27	2005	50,818	(2,033)	48,785	(3,732)	(3,732)	(7,464)
U.S.A.	28	2006	52,343	(2,094)	50,249	(3,844)	(3,844)	(7,688)
U.S.A.	29	2007	53,913	(2,157)	51,757	(3,959)	(3,959)	(7,919)
U.S.A.	30	2008	55,530	(2,221)	53,309	(4,078)	(4,078)	(8,156)
U.S.A.	31	2009	57,196	(2,288)	54,908	(4,201)	(4,201)	(8,401)
U.S.A.	32	2010	58,912	(2,356)	56,556	(4,327)	(4,327)	(8,653)
U.S.A.	33	2011	60,680	(2,427)	58,252	(4,456)	(4,456)	(8,913)
U.S.A.	34	2012	62,500	(2,500)	60,000	(4,590)	(4,590)	(9,180)
U.S.A.	35	2013	64,375	(2,575)	61,800	(4,728)	(4,728)	(9,455)
U.S.A.	36	Nov-2014	75,155	(3,006)	72,149	(5,519)	(5,519)	(11,039)
U.S.A.	36	Dec-2014	6,832	(273)	6,559	(502)	(502)	(1,004)
U.S.A.	37	2015	84,447	(3,378)	81,069	(6,202)	(6,202)	(12,404)
U.S.A.	38	2016	86,981	(3,479)	83,501	(6,388)	(6,388)	(12,776)
U.S.A.	39	2017	89,590	(3,584)	86,006	(6,579)	(6,579)	(13,159)
U.S.A.	40	2018	92,278	(3,691)	88,587	(6,777)	(6,777)	(13,554)
U.S.A.	41	2019	95,046	(3,802)	91,244	(6,980)	(6,980)	(13,960)
U.S.A.	42	2020	97,897	(3,916)	93,981	(7,190)	(7,190)	(14,379)
U.S.A.	43	2021	100,834	(4,033)	96,801	(7,405)	(7,405)	(14,811)
U.S.A.	44	2022	103,859	(4,154)	99,705	(7,627)	(7,627)	(15,255)
U.S.A.	45	2023	106,975	(4,279)	102,696	(7,856)	(7,856)	(15,713)
U.S.A.	46	2024	110,184	(4,407)	105,777	(7,734)	(7,734)	(15,468)
U.S.A.	47	2025	113,490	(4,540)	108,950	(7,780)	(7,780)	(15,560)
U.S.A.	48	2026	116,895	(4,676)	112,219	(7,827)	(7,827)	(15,654)
U.S.A.	49	2027	120,401	(4,816)	115,585	(7,876)	(7,876)	(15,752)
U.S.A.	50	2028	124,013	(4,961)	119,053	(7,926)	(7,926)	(15,853)
U.S.A.	51	2029	127,734	(5,109)	122,624	(7,978)	(7,978)	(15,956)
U.S.A.	52	2030	131,566	(5,263)	126,303	(8,031)	(8,031)	(16,063)
U.S.A.	53	2031	135,513	(5,421)	130,092	(8,086)	(8,086)	(16,173)
U.S.A.	54	2032	139,578	(5,583)	133,995	(8,143)	(8,143)	(16,286)
U.S.A.	55	2033	143,766	(5,751)	138,015	(8,201)	(8,201)	(16,402)
U.S.A.	56	2034	148,079	(5,923)	142,155	(8,261)	(8,261)	(16,523)
Israel	57	2035	124,557	-	124,557	(6,851)	(7,473)	(14,324)
Israel	58	2036	129,788	-	129,788	(7,138)	(7,787)	(14,926)
Israel	59	2037	135,239	-	135,239	(7,438)	(8,114)	(15,553)
Israel	60	2038	140,919	-	140,919	(7,751)	(8,455)	(16,206)
Israel	61	2039	146,838	-	146,838	(8,076)	(8,810)	(16,886)
Israel	62	2040	153,005	-	153,005	(8,415)	(9,180)	(17,596)
Israel	63	2041	159,431	-	159,431	(8,769)	(9,566)	(18,335)
Israel	64	2042	166,127	-	166,127	(9,137)	(9,968)	(19,105)
Israel	65	2043	173,105	-	173,105	(9,521)	(10,386)	(19,907)
Israel	66	2044	180,375	-	180,375	(9,921)	(10,823)	(20,743)
Israel	67	Mar-45	46,988	-	46,988	(2,584)	(2,819)	(5,404)
<b>TOTAL:</b>			<b>4,520,992</b>	<b>(118,585)</b>	<b>4,402,408</b>	<b>(287,526)</b>	<b>(295,308)</b>	<b>(582,835)</b>

**Israel Monthly Pension Payout**

Total Pension Contributions from Israel Sources

Total Pension Contributions from Israel Sources / No. of Retirement Years

12,784.49

David Gritz

Schedule 5

**DAVID GRITZ****Total Economic Loss/ Summary**

	<u>Revised December 1, 2014</u>	<u>Original</u>
	\$	\$
Total Salary Loss Current Prices	965,531	See Schedule 2 921,175
Total Severance pay Current Prices	51,537	50,770
Total Pension Loss Current Prices	56,013	See Schedule 3-4 56,525
<b>Total Economic Loss in U.S. Dollar</b>	<b><u>\$ 1,073,081</u></b>	<b><u>\$ 1,028,470</u></b>

**\* Subject to the most recent available data.****Assumptions:**

	12/2014	7/2013
Determination of the valuation date	3.77	3.77
Determination of an interest rate - in Israel	2.98	2.98
Determination of an interest rate - in US.*		

\* 3.19% interest rate amended to be uniform over all reports by sokolow lawyers instructions.

<b><u>Expected Future Earnings</u></b>	81,987.5	62,500
Individual's salary with a PhD in Political Science in the US	16,433	16,364
Average wage for an academic professional in Israel		

<b><u>Growth Rate</u></b>	3%	3%
Average national salary growth rate in the US	4.2%	4.2%
Average wages growth rate in Israel		

<b><u>Estimation of Income after Retirement</u></b>	1,613	1,439
US monthly pension	1,335	1,310
National Insurance monthly pension, net	3,914	3,693
Exchange rate		



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Salary Hourly Rate Bonus Popular Titles

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Salary Ranges by Job

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Associate Professor  
Postsecondary Higher  
Education  
8 salaries

Professor Postsecondary/  
Higher Education  
7 salaries

Country: United States | Census: USG | Update: 22 Nov 2012 | Individual Review  
54

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### ЛОЧ 26. - (המשׁׁך)

2011

מכחליים	בעלי מקצועות חופשיים וטכנולוגיים	בעלי משלוח דיאלקטני	סך הכל		
				Manager	Associate professionals and technicians
111.1	160.6	193.5	1,323.7	שכירותים באוכלוסייה (אלפים)	8-6
±4.1	±5.4	±5.3	±11.2	הכנסה ברוטו (ש"ח) -	
19,260	10,813	15,964	9,976	לחודש	
±567.3	±254.1	±296.4	±90.6	לשעת עבודה	
90.3	61.0	84.0	53.0	מספר שעות עבודה בשבוע	
±2.6	±1.3	±1.4	±0.5		
49.7	41.5	44.4	44.5		
±0.4	±0.4	±0.4	±0.1		
				מספר שנות לימוד	12-9
		0.0	64.2	שכירותים באוכלוסייה (אלפים)	
			±3.6	הכנסה ברוטו (ש"ח) -	
(11,131)	(4,421)	0.0	5,145	לחודש	
±3,427.2	±273.3		±136.2	לשעת עבודה	
(55.1)	21.1	0.0	27.8	מספר שעות עבודה בשבוע	
±20.3	±3.5		±0.7		
46.7	48.5	0.0	43.9		
±4.9	±11.1		±0.6		
				שכירותים באוכלוסייה (אלפים)	15-13
26.9	27.8	2.5	560.8	הכנסה ברוטו (ש"ח) -	
±2.0	±2.4	±0.6	±8.6	לחודש	
16,235	9,081	10,273	7,226	לשעת עבודה	
±1,012.0	±550.1	±1,922.3	±95.8	מספר שעות עבודה בשבוע	
73.3	51.1	63.2	38.2		
±4.3	±2.9	±9.7	±0.5		
51.5	41.8	37.8	45.1		
±1.0	±1.0	±3.0	±0.2		
				שכירותים באוכלוסייה (אלפים)	+16
31.0	73.0	31.3	322.7	הכנסה ברוטו (ש"ח) -	
±2.3	±3.7	±2.2	±7.0	לחודש	
17,495	10,951	14,038	10,184	לשעת עבודה	
±892.8	±364.8	±683.7	±177.6	מספר שעות עבודה בשבוע	
81.6	60.9	77.4	55.0		
±4.2	±1.9	±13.3	±0.9		
49.8	42.0	42.6	43.6		
±0.7	±0.6	±0.9	±0.3		
				שכירותים באוכלוסייה (אלפים)	
52.7	59.3	159.7	375.5	הכנסה ברוטו (ש"ח) -	
±2.9	±3.4	±4.9	±7.0	לחודש	
21,928	11,495	16,133.1	14,735	לשעת עבודה	
±921.3	±449.2	±333.1	±232.2	מספר שעות עבודה בשבוע	
105.1	66.1	85.4	77.5		
±4.4	±2.2	±1.6	±1.1		
48.7	40.8	44.9	44.5		
±0.5	±0.7	±0.4	±0.3		

**תפריט ראשי****זקנה**

דף הבית > **קצבאות והטבות > זקנה > ניכויים מתשלום הקצבה**

**זקנה - ניכויים מתשלום הקצבה**

ביקום

**דמי ביטוח בריאות**

מקצבת הזקנה שלך ינכו דמי ביטוח בריאות בסכום של 196 ש"ח (החל ב- 01.01.2014 לחודש יחיד ו- 283 ש"ח (החל ב- 01.01.2014) לחודש הזוג. אם אתה זכאי לתוספת השלמת הכנסה ינכו מקצבתך דמי ביטוח בריאות בסכום (של 103 ש"ח (החל ב- 01.01.2014) לחודש (ליחיד וגם הזוג.

**لتשומת לבך,**

אם אתה עובד כಚיר, ומהעסיק שלך מונקה משכرك דמי ביטוח בריאות, עלייך -  
לפנותו למשaicר להפסיקת הניכוי זהה.

אם אתה מקבל תוספת הקצבת הזקנה בעד בת הזוג, ינכו מקצבתך דמי ביטוח -  
בריאות הזוג, גם אם בת הזוג עובדת כಚירה.

אם איןך מקבל את התוספת הקצבת הזקנה בעד בת הזוג, מכיוון שהוא מקבלת -  
קצבה מהביטוח הלאומי, ינכו מקצבתך דמי ביטוח בריאות הזוג.

**חוב לביטוח הלאומי**

המוסד לביטוח לאומי רשאי לנכوت מקצבת הזקנה שלך חוב שאתה חייב בדמי ביטוח, מקומות שקיבלת על חשבון הקצבה או על חשבון קצבאות אחרות, סכומים ששולמו לך בטעות או שלא כדין, וכן דמי מזנות המגיעים ממך לפני פסק דין של בית משפט או של בית דין מוסמך (לשם תשלום דמי מזנות רשיי המוסד לביטוח לאומי להעביר או לעקל את קצבת הזקנה).

מבוטח עצמאי ומボטח שאינו כחיר ואינו עצמאי, החייבים דמי ביטוח למוסד לביטוח לאומי - לא תשלום להם קצבת זקנה, או תשלום להם קצבת זקנה מופחתת (לפי סכום החוב וזמן הפיגור בתשלום) עד להסדרת החוב במחלוקת הגביה.

חובה עלייך להודיע למוסד לביטוח לאומי על כל שינוי, שיש בו כדי להשפיע על תשלום קצבת הזקנה (כגון שינוי כתובת, שינוי במצב המשפחה, שינוי בהכנסות שלך או של בן הזוג). את הודעה יש למסור בכתב בתוך 30 ימים השניים

בב' ביניים  $\Rightarrow$  גזירות ותנאים  $\Rightarrow$  זוגות  $\Rightarrow$  שיעור ותקינה

## זוגות - שיעורי הלאמת

סכום גזירות הזוגות הגדומות ליום 01.01.2014 הוא 1,531 ש"ח (החל ב- 01.01.2014) ולווג (הקצבה לזוג מרכיבת: קצבה ליחס וקונסיסטן בוגר בת זוג) - ש"ח 2,301 (החל ב- 01.01.2014, סכום האבת הגדומה מוגדרת לפחות 80 ש"ח לפחות 1,617 ש"ח (הקצבה לזוג מרכיבת: קצבה ליחס של בן 80 וכן חיסכון בערך בן זוג) - ש"ח 2,387 (החל ב- 01.01.2014).

אם שמי בוגר, בן זוג, נול אגד בפגרה, פניות על תמי הרכאים להצבת זוגות, יתקבל כל אחד מהם קצבה ליחס.

על סכוםם אלה מוגדרת התוספתית הגדומית הבאות:

תוספת זוג (בפועל) קצבת הזוגת וככללו חיסכון וכן לוי שינה מוגדרת יותר מ-10 שנים לפחות לפיו יום זוגות זוגה בעקבות הריאושינה, בכפוף למוגבלות הקומותה במקן.

שיעור התוספת זהה - 2% מן הקצבה עד שעת ביצועו מלאה של אחר 10 שנים הביטוח הראושינה. בסך הכל לא תעללה והתוספת על 50% מהקצבה.

עקרת בiat נולאה לנקב בוגדים מושגים רק 2% לתוספת וווג.

תוספה דמיית קצבת - משולום במקרים שלא הייתה זכאות לקצבת זוגה בגין הנסיבות מעובודה, או שבגלל הנסיבות מעובודה מוגעת למוגבלת קצבת זוגה בסכום נמוך, והוא מותר על קבלת טכם נמוך זה.

שיעור התוספת דמיית קצבת - 5% מן הקצבה (כולל התוספת הותקן) עד ריל שינה שאלולופ קצבת נדחה בגין הנסיבות מעובודה מוגעת פרישה עד ביל הזכאות ל/קצבת זוגה).

תוספה של תליין - בת זוג, בן זוג, נול אגד, לרשותם ראה תוספת כפוף כפוף לתנאים:

סכום קצבת דמיית זוגות (טבלה) ל- 01.01.2014

תקופה	סכום קצבת דמיית זוגות (טבלה) ל- 01.01.2014
ללא זוגה	0.00 ש"ח
ליחס/הן קבבת 80 ומעלה	1,617 ש"ח
לזוג (הקצבה לזוג מרכיבת זוגות זוגה וכן התוספת בערך בן זוג)	2,301 ש"ח
לזוג, שאלולופ קצבת הוגן בן 80 ומעלה	2,387 ש"ח
ליחס/הן + זוגה	2.015 ש"ח
לזוג + זוגה	2.785 ש"ח
ליחס/הן + 2 ילדים וווגה	2,499 ש"ח
לזוג + 2 ילדים וווגה	3,269 ש"ח

\* התוספה בערך של משולמת עד שמי היראים הראושינים בלבד.

\* סכום התוספת עד אחד משני היראים ש"ח 484.

\* סכום התוספת הגדומית עד בקבבת זוג ש"ח 770.

אנו מודים לך על מילוי כל תדריך במלואה, וכן על תרומותך לסייע לנו לסייע לך.

הנחיות מסמך:  תומך בפיננסים ותנאים

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כל האמור

XML-בינה מלאה

בברך על קאנז ויק נמי שערן (ט' יט' יט')

לען יהונתן ועוזי - גולן, מילון עברי

## 25. מגניטים וטיטניום לוי כריסטיאן ויליאם

Social Security Online

[Benefit Calculators](#)

# Benefit Calculators



## Quick Calculator Benefit Estimates

November 25, 2014

### Retirement

At right is the information you provided. Below that are estimated benefit amounts for retirement at 3 different ages, including your normal (or full) retirement age (67). We assume you will work every year up to the year in which you begin receiving benefits.

As shown in the table, you can receive a monthly benefit starting at age 62 and 1 month that would be reduced for life due to early retirement. If you choose to delay the start of benefits to a higher age, you can then receive a larger monthly benefit for the rest of your life.

For example, if you start taking benefits at age 62 and 1 month, you will receive \$1,613 per month for the rest of your life. But if you wait until age 67 to start receiving benefits, you will get \$2,326 for the rest of your life. So by waiting until age 67, you can then receive \$713 more per month than if you started lower monthly benefits at 62 and 1 month. Remember, these estimated figures are in today's dollars.

Social Security benefits are the foundation on which to build a financially secure retirement. Savings and pensions also are key components of your retirement plan.

### Disability/Survivor

For disability and survivors estimates, we assumed that you became disabled or died today. We did not use future earnings in calculating those estimates.

### Information you submitted

Date of birth: 3/23/1978

Current earnings: \$82,233.00

Benefit in year-2014 dollars

### Retirement Benefit Estimates

Retirement age	Monthly benefit amount <sup>1</sup>
62 and 1 month in 2040	\$1,613.00
67 in 2045	\$2,326.00
70 in 2048	\$2,910.00

<sup>1</sup> Assumes no future increases in prices or earnings.

We have calculated your benefits by making certain assumptions about your past earnings. Please look at these earnings to see if they appear reasonable to you. You can change them and see the effect on your benefit estimates!

[See the earnings we used](#)

Disability	Monthly benefit amount
You	\$1,985.00

Your spouse and children may also qualify for benefits.

Survivors	Monthly benefit amount
Your child	\$1,585.00
Your spouse caring for your child	\$1,585.00
Your spouse at normal retirement age	\$2,113.00
Family maximum	\$3,699.10

2/5/2014

Estimated Social Security Benefit

Social Security Online

## Benefit Calculators

Benefit Calculators

## Estimated Earnings

November 25, 2014

The table at right shows the estimated annual amounts of your taxable earnings that we used to calculate your monthly retirement benefit. We estimated these earnings based on the amount of earnings you said you would receive in 2014. We do not use earnings in the year you begin receiving benefits.

If you feel that the earnings shown here are much different from your actual earnings, then you can change the earnings by selecting one of two different methods.

1. Enter the amounts you want to change. Please note that you will be sending personal data over the Internet – this is not a secure medium.
2. Change the assumed earnings growth rate for past earnings. You may choose to make your earnings grow faster or slower than national average wages by entering a relative growth factor below. Choosing a positive number will cause your earnings to grow faster than the national average; choosing a negative number will cause slower than average growth. Entering a relative growth factor of 2, for example, means your wages will grow 2 percent faster than the national average.

Relative growth factor for past earnings: 3 %

If you change a growth factor, be sure that you have checked box number 2 above!

Note that the last year of earnings used in estimating your retirement benefit is the year before the year in which retirement begins, whether at age 62, normal retirement age, or age 70.

Note: Estimated number of credits earned before age 62 is 148. Minimum requirement is 40 credits.

Earnings	
Year	Taxable amount
1996	\$0
1997	\$0
1998	\$0
1999	\$0
2000	\$0
2001	\$0
2002	\$0
2003	\$47,901
2004	\$49,338
2005	\$50,818
2006	\$52,343
2007	\$53,913
2008	\$55,530
2009	\$57,196
2010	\$58,912
2011	\$60,680
2012	\$62,500
2013	\$64,375
2014 & later	\$82,233

Social Security Online

## Benefit Calculators

Benefit CalculatorsQuick Calculator Benefit Estimates

November 25, 2014

**Retirement**

At right is the information you provided. Below that are estimated benefit amounts for retirement at 3 different ages, including your normal (or full) retirement age (67). We assume you will work every year up to the year in which you begin receiving benefits.

As shown in the table, you can receive a monthly benefit starting at age 62 and 1 month that would be reduced for life due to early retirement. If you choose to delay the start of benefits to a higher age, you can then receive a larger monthly benefit for the rest of your life.

For example, if you start taking benefits at age 62 and 1 month, you will receive \$1,631 per month for the rest of your life. But if you wait until age 67 to start receiving benefits, you will get \$2,344 for the rest of your life. So by waiting until age 67, you can then receive \$713 more per month than if you started lower monthly benefits at 62 and 1 month. Remember, these estimated figures are in today's dollars.

Social Security benefits are the foundation on which to build a financially secure retirement. Savings and pensions also are key components of your retirement plan.

**Disability/Survivor**

For disability and survivors estimates, we assumed that you became disabled or died today. We did not use future earnings in calculating those estimates.

**Information you submitted**

Date of birth: 3/23/1978

Current earnings: \$82,233.00

Benefit in year-2014 dollars

**Retirement Benefit Estimates**

Retirement age	Monthly benefit amount <sup>1</sup>
62 and 1 month in 2040	\$1,631.00
67 in 2045	\$2,344.00
70 in 2048	\$2,917.00

<sup>1</sup> Assumes no future increases in prices or earnings.

We have calculated your benefits by making certain assumptions about your past earnings. Please look at these earnings to see if they appear reasonable to you. You can change them and see the effect on your benefit estimates!

See the earnings we used

Disability	Monthly benefit amount
You	\$2,112.00
Your spouse and children may also qualify for benefits.	

Survivors	Monthly benefit amount
Your child	\$1,655.00
Your spouse caring for your child	\$1,655.00
Your spouse at normal retirement age	\$2,207.00
Family maximum	\$3,862.30

25/11/2014

Estimated Social Security Benefit


Benefit Calculators**Estimated Earnings**

November 25, 2014

The table at right shows the estimated annual amounts of your taxable earnings that we used to calculate your monthly retirement benefit. We estimated these earnings based on the amount of earnings you said you would receive in 2014. We do not use earnings in the year you begin receiving benefits.

If you feel that the earnings shown here are much different from your actual earnings, then you can change the earnings by selecting one of two different methods.

1.  Enter the amounts you want to change. Please note that you will be sending personal data over the Internet – this is not a secure medium.
2.  Change the assumed earnings growth rate for past earnings. You may choose to make your earnings grow faster or slower than national average wages by entering a relative growth factor below. Choosing a positive number will cause your earnings to grow faster than the national average; choosing a negative number will cause slower than average growth. Entering a relative growth factor of 2, for example, means your wages will grow 2 percent faster than the national average.

Relative growth factor for past earnings: 3 %

If you change a growth factor, be sure that you have checked box number 2 above!

Note that the last year of earnings used in estimating your retirement benefit is the year before the year in which retirement begins, whether at age 62, normal retirement age, or age 70.

<b>Earnings</b>	
Year	Taxable amount
1996	\$0
1997	\$0
1998	\$0
1999	\$0
2000	\$0
2001	\$0
2002	\$0
2003	\$47,901
2004	\$49,338
2005	\$50,818
2006	\$52,343
2007	\$53,913
2008	\$55,530
2009	\$57,196
2010	\$58,912
2011	\$60,680
2012	\$62,500
2013	\$64,375
2014 & later	\$82,233

Note: Estimated number of credits earned before age 62 is 148. Minimum requirement is 40 credits.

Social Security Online

## Benefit Calculators

Benefit Calculators

## Estimated Earnings

November 25, 2014

The table at right shows the estimated annual amounts of your taxable earnings that we used to calculate your monthly retirement benefit. We estimated these earnings based on the amount of earnings you said you would receive in 2014. We do not use earnings in the year you begin receiving benefits.

If you feel that the earnings shown here are much different from your actual earnings, then you can change the earnings by selecting one of two different methods.

1.  Enter the amounts you want to change. Please note that you will be sending personal data over the Internet – this is not a secure medium.
2.  Change the assumed earnings growth rate for past earnings. You may choose to make your earnings grow faster or slower than national average wages by entering a relative growth factor below. Choosing a positive number will cause your earnings to grow faster than the national average; choosing a negative number will cause slower than average growth. Entering a relative growth factor of 2, for example, means your wages will grow 2 percent faster than the national average.

Relative growth factor for past earnings: 0.3 %

If you change a growth factor, be sure that you have checked box number 2 above!

Note that the last year of earnings used in estimating your retirement benefit is the year before the year in which retirement begins, whether at age 62, normal retirement age, or age 70.

Year	Earnings	Taxable amount
1996	\$0	
1997	\$0	
1998	\$0	
1999	\$0	
2000	\$0	
2001	\$0	
2002	\$0	
2003	\$60,838	
2004	\$61,020	
2005	\$61,203	
2006	\$61,387	
2007	\$61,571	
2008	\$61,756	
2009	\$61,941	
2010	\$62,127	
2011	\$62,313	
2012	\$62,500	
2013	\$62,688	
2014 & later	\$82,233	

Note: Estimated number of credits earned before age 62 is 148. Minimum requirement is 40 credits.